

EXHIBIT A

Corporate Citizenship

Anti-Money Laundering

Summary

What Is Money Laundering?

Money laundering is the process of introducing the proceeds of crime into the legitimate stream of financial commerce in an attempt to mask the origin of the proceeds. The source of the proceeds may include drug trafficking, organized crime, fraud, and many other crimes. Money laundering also provides illicit funds to finance terrorist activities.

Citigroup is fully committed to remaining constantly vigilant to prevent the use of our products and services by those who would abuse them.



<http://www.citi.com/citigroup/citizen/antimoneylaundering/summary.htm>

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